



**DEPARTMENT OF COMMERCE AND CONSUMER AFFAIRS**  
**Insurance Division**

**News Release**

**LINDA LINGLE**  
GOVERNOR

---

RONALD BOYER  
DIRECTOR  
Phone: (808) 586-2850  
Fax: (808) 586-2856

---

**FOR IMMEDIATE RELEASE: August 31, 2010**

**STATE BRINGS ACTION AGAINST FINANCIAL GROUP  
LEGAL PLAN, INC. AND DANIEL YOSHIO DOI**

HONOLULU – On August 27, 2010, Attorney General Mark J. Bennett filed a Complaint in First Circuit Court for the State of Hawai'i for Preliminary and Permanent Injunctive, and Declaratory Relief against The Financial Group Legal Plan, Inc. (Financial Group) and its plan administrator, Daniel Yoshio Doi (Doi), alleging: (1) Financial Group was not authorized to operate as a prepaid legal plan; (2) Financial Group and Doi deceived elderly consumers by marketing an authorized plan that did not have a plan attorney; and (3) Doi violated the terms of a July 2010 administrative order and settlement agreement regarding American Legacy Group Legal Plan, LLC (American Legacy). Doi owned and operated American Legacy.

In February 2010, the Hawai'i Insurance Division took administrative action against American Legacy and Doi for failure to comply with the Prepaid Legal Services law, Chapter 488, Hawaii Revised Statutes, and various requests made by the Insurance Division, Docket No. IC-10-002. "The Settlement Agreement was the right result for those who purchased a legal product from American Legacy and Daniel Doi and did not receive anything in return," stated Insurance Commissioner Gordon I. Ito.

As part of the settlement agreement, American Legacy and Doi agreed to refund identified complainants, pay a fine, refrain from selling any prepaid plans as of May 29, 2010 and cease operations by June 28, 2010. In addition, Doi agreed to follow Hawai'i law, ensuring that consumers will be fairly treated, properly serviced and receive timely refunds.

Anyone who has questions about Financial Group or American Legacy may contact the State of Hawai'i Insurance Division, Compliance and Enforcement Branch, at (808) 586-2790. Anyone who feels they are not being dealt with in an appropriate manner when dealing with a prepaid or group legal plan is also encouraged to contact the State of Hawai'i Insurance Division, Compliance and Enforcement Branch.

Consumers are also encouraged to contact the Insurance Division or visit their website at: <http://hawaii.gov/dcca/areas/ins/> to confirm that an agent or entity they are considering working with is licensed or registered.

###